



Docket No. CITI0109-US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Alan SLATER, et al

Art Unit: 2164

Serial No.: 09/348,529

Examiner: Felten, D.

Filed: July 7, 1999

For: System and Method for Image Depositing, Image Presentment
And Deposit Taking in a Commercial Environment

Assistant Commissioner for Patents
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Arlington, Virginia 22202

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DEC 28 2001

Technology Center 2100

AMENDMENT

Sir:

Responsive to the Office Action dated September 13, 2001, please amend the
above-identified application as follows:

In the Claims:

1. (Amended) A method for image based transactions, comprising:
- receiving at a first location at least one of an instrument and cash having a front face and a back face;
 - scanning the front face and the back face of said at least one of an instrument and cash to create a deposited instrument or an electronic validation of deposited cash;
 - transmitting an image of the scanned deposited instrument or cash from the first location to a second location; and
 - processing a transaction at the second location with the scanned image of the deposited instrument or electronic validation of deposited cash, whereby pickup of said at least one of an instrument and cash received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times.